

Information to identify the case:

Debtor 1 Emily Williams
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **16-70002-JAD**

Social Security number or ITIN **xxx-xx-9052**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Emily Williams

5/4/21

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Emily Williams
Debtor

Case No. 16-70002-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: May 04, 2021

User: dkam
Form ID: 3180W

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2021:

Recip ID	Recipient Name and Address
db	+ Emily Williams, 2080 Frankstown Road, Johnstown, PA 15902-4509
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Kristen D. Little, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14159186	+ Acs/Brazos, 501 Bleeker St, Utica, NY 13501-2401
14159191	+ Cap1/Bontn, Po Box 15221, Wilmington, DE 19850-5221
14159203	+ Enterprise Recovery Sy, 840 S Frontage Rd, Woodridge, IL 60517-4900
14171453	+ Enterprise Recovery Systems, 840 S Frontage Rd, Woodridge, IL 60517-4900
14159205	+ FNB Consumer Discount Co., PO BOX 1205, Somerset, PA 15501-0353
14992421	+ Flagstar Bank, FSB as servicer for Lakeview Loan S, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14171454	+ Fnb Consumer Disc Co, 118 S Center Ave, Somerset, PA 15501-2055
14159207	+ Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5345
14159206	+ Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
15017157	Lakeview Loan Servicing, LLC, 5151 Corporate Drive, Troy, Michigan 48098-2639
14159213	Pa St Cu, 1 Credit Union Place, Harrisburg, PA 17110-2912

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		May 05 2021 02:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 05 2021 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 05 2021 02:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 05 2021 04:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14159187	+ EDI: GMACFS.COM	May 05 2021 02:58:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14159188	EDI: BANKAMER.COM	May 05 2021 02:58:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998
14159192	EDI: CAPITALONE.COM	May 05 2021 02:58:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14159189	+ EDI: CAPITALONE.COM	May 05 2021 02:58:00	Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14159190	+ EDI: CAPITALONE.COM	May 05 2021 02:58:00	Cap1/Berpl, 90 Christiana Rd, New Castle, DE

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			19720-3118
14163802	EDI: CAPITALONE.COM	May 05 2021 02:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14159197	+ EDI: CITICORP.COM	May 05 2021 02:58:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14171448	+ EDI: CITICORP.COM	May 05 2021 02:58:00	Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
14159198	+ Email/Text: kent.glassburn@ffbt.com	May 05 2021 04:01:00	Citizens Natl Bank Of, 110 W Court St, Paris, IL 61944-1735
14159199	+ Email/Text: Bankruptcy.RI@Citizensbank.com	May 05 2021 04:01:00	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14159200	+ Email/PDF: creditonebknotifications@resurgent.com	May 05 2021 03:26:46	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14159201	+ EDI: DISCOVER.COM	May 05 2021 02:58:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14159202	+ EDI: DISCOVERPL	May 05 2021 02:58:00	Discover Personal Loan, Po Box 30954, Salt Lake City, UT 84130-0954
14159204	+ EDI: BANKAMER.COM	May 05 2021 02:58:00	Fia Cs, Po Box 982238, El Paso, TX 79998-2238
14171455	+ EDI: RMSC.COM	May 05 2021 02:58:00	GE Money Bank, PO Box 103104, Roswell, GA 30076-9104
14159208	+ Email/Text: bankruptcy@huntington.com	May 05 2021 04:01:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14159209	+ Email/Text: bankruptcy@huntington.com	May 05 2021 04:02:00	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
14159193	EDI: JPMORGANCHASE	May 05 2021 02:58:00	Chase - Pier 1, Po Box 15298, Wilmington, DE 19850
14159194	EDI: JPMORGANCHASE	May 05 2021 02:58:00	Chase Bp Prvt Lbl, Po Box 15298, Wilmington, DE 19850
14159195	EDI: JPMORGANCHASE	May 05 2021 02:58:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14171447	EDI: JPMORGANCHASE	May 05 2021 02:58:00	Chase Mortgage, Po Box 24696, Columbus, OH 43224
14159196	EDI: JPMORGANCHASE	May 05 2021 02:58:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
14242257	EDI: JPMORGANCHASE	May 05 2021 02:58:00	JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH-7142, Columbus, OH 43219
14201027	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2021 03:26:05	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14162309	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2021 03:26:48	LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14159210	+ Email/PDF: resurgentbknotifications@resurgent.com	May 05 2021 03:26:05	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14159211	+ EDI: MID8.COM	May 05 2021 02:58:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14159212	+ Email/Text: bankruptcynotices@psecu.com	May 05 2021 04:02:00	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14164705	EDI: PRA.COM	May 05 2021 02:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14159214	+ EDI: PRA.COM		

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14159217	EDI: AGFINANCE.COM	May 05 2021 02:58:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14159215	+ EDI: SECONDROUND.COM	May 05 2021 02:58:00	Springleaf Financial S, 2720 Old Route 220 N, Altoona, PA 16601
14159216	+ EDI: WFNNB.COM	May 05 2021 02:58:00	Second Round Lp, 4150 Friedrich Lane Suit, Austin, TX 78744-1052
14159218	+ EDI: RMSC.COM	May 05 2021 02:58:00	Soanb/Fbug, 745 Center Street, Milford, OH 45150-1324
14159219	+ EDI: RMSC.COM	May 05 2021 02:58:00	Syncb/Cca, 950 Forrer Blvd, Kettering, OH 45420-1469
14159220	+ EDI: RMSC.COM	May 05 2021 02:58:00	Syncb/Wolf Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
14160173	+ Email/Text: bankruptcy@huntington.com	May 05 2021 04:02:00	The Huntington National Bank, P.O. box 89424, Cleveland, OH 44101-6424
14159221	+ EDI: WFFC.COM	May 05 2021 02:58:00	Wffnatlnk, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Flagstar Bank, FSB as servicer for Lakeview Loan S
cr		Lakeview Loan Servicing, LLC
14171442	*+	Acs/Brazos, 501 Bleecker St, Utica, NY 13501-2401
14171443	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14171445	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14171444	*+	Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14171449	*+	Citizens Natl Bank Of, 110 W Court St, Paris, IL 61944-1735
14171450	*+	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14171451	*+	Discover Personal Loan, Po Box 30954, Salt Lake City, UT 84130-0954
14171452	*+	Enterprise Recovery Sy, 840 S Frontage Rd, Woodridge, IL 60517-4900
14171456	*+	Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
14171457	*+	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
14171446	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bp Prvt Lbl, Po Box 15298, Wilmington, DE 19850
14171458	*+	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14171459	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14171460	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14171461	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14171463	*P++	SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251, address filed with court:, Springleaf Financial S, Po Box 3251, Evansville, IN 47731
14171462	*+	Second Round Lp, 4150 Friedrich Lane Suit, Austin, TX 78744-1052
14171465	*+	Syncb/Cca, 950 Forrer Blvd, Kettering, OH 45420-1469
14171466	*+	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14171467	*+	Wffnatlnk, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 2 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-7

User: dkam

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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com
Kristen D. Little	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, klittle@logs.com;logsecf@logs.com
Lauren Moyer	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@ecf.courtdrive.com
Lauren Moyer	on behalf of Creditor Flagstar Bank FSB as servicer for Lakeview Loan Servicing, LLC ecfmail@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Emily Williams ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com

TOTAL: 8